

These days, managing your finances is more important than ever if you want to achieve stability and watch your money grow. That's where budgeting apps come into play—they're essential tools for keeping an eye on your income, expenses, and savings. They give you a clear picture of your financial health. With mobile technology advancing so quickly, people are looking for smart and automated solutions that fit different financial habits and lifestyles.

This document takes a deep dive into the CASOAS BUDGET TRACK application, a budget tracker developed in South Africa that aims to make managing finances easier for users. We'll cover an overview of the app, including its innovative features and how it works, and what to expect in terms of navigation. Plus, we'll outline some future updates to look forward to. You'll also find a detailed project plan with a Gantt chart that lays out the six-month timeline for development, ensuring we stay organized and on track for the app's launch.

OVERVIEW OF CASOAS BUDGET TRACKER

The CASOAS BUDGET TRACKER is a budget tracking application that can enable users to monitor their month-to-month financial spending, set savings goals either it being for a week or month and receive real-time insight into their expenses for the month. The application integrates various budgeting tools, automation features and financial literacy content for users to gain insight in making better financial decisions. The CASOAS BUDGET TRACKER application draws inspiration from three selected budget tracking applications: YNAB(YOU NEED A BUDGET), GOODBUDGET and VAULT22 by Old Mutual South-Africa. By incorporating the selected different features from each application will be the creation of CASOAS BUDGET TRACKER.

CASOAS BUDGET TRACKER will incorporate different features from the various budget trackers listed that were done in the research part of the assignment and they are as follows:

1. Flexible budgeting methods – With reference to VAULT22, the application will allow users to choose their preferred budgeting styles depending on their monthly income and targets set by the user.
2. Real-time financial syncing – With reference to YNAB's real-time synchronization, The application will ensure that financial data remains updated across multiple devices, preventing the user from doing manual updates.
3. Automation Bank integration – The application will connect directly with the banking institutions of your choice to import transactions, reducing the need for manual entries on multiple occasions which will give users an accurate expense tracking
4. Goal-Oriented financial management – CASOAS BUDGET TRACKER enables users to set their desired debts and savings repayment goals, motivating them through personalized progress tracking and recommendations that will help them effectively
5. Interactive Financial Literacy Content – The application features some financial education articles and books that will help users in making better decisions when handling their savings as it will improve users financial knowledge and they gain real-time advice
6. Collaborative Budgeting – Family Members of any household to business partners can create shared budgets and allow multiple users to contribute and track that specific budget of collaboration

7. User Engagement & Gamification – The application integrates challenges and achievements that you as a user have delt with and progressed in to make financial management and engagement enjoyable

(Biberdorf, 2025), (McMullen & Pamela, 2025), (Partners, 2009), (Budget, 2013)

DEATEILED LIST OF REQUIREMENTS

1.FUNCTIONAL REQUIREMENTS

USER AUTHENTICATION & PROFILE MANAGEMENT

- ❖ Users must/can sign-up and login functionality such as email/password, social media authentication options as well
- ❖ Profile creation and management such as edit personal information, set required preferences of your choice and upload profile pictures
- ❖ Multi-device sync for seamless user data consistency with day-to-day functionality

BUDGET TRACKING & EXPENSE MANAGEMENT

- ❖ Create, update and delete respective budgets of the users choice
- ❖ Categorized spending tracking such as utilities, debit and credit orders, rent and groceries
- ❖ Real-time expense entry with automatic categorization
- ❖ Automatic and manual transaction imports via direct bank integration of the users choice
- ❖ Monthly budget summaries displaying income, expenses and remaining balance after monthly debts
- ❖ Notification alerts for budget limits and overspending

FINANCIAL GOAL SETTINGS & TRACKING

- ❖ Users can set and modify their financial goals how they deem fit from savings to debt repayments and emergency funds
- ❖ Real-time progress tracking with visual indicators such as charts and graphs to show the user a better and accurate progression
- ❖ Automated goal recommendations based on spending patterns

USER COLLABORATION & COMMUNITY FEATURES

- ❖ Invite members to any shared budget of your choice with creation of group budgeting
- ❖ Chat functionality for budget-related discussions in forms of notifications in the budget group
- ❖ Financial advice boards and discussions forums

INSIGHT & ANALYTICS

- ❖ Comprehensive financial dashboard displaying monthly trends
- ❖ Personalized spending insights and budgeting recommendations
- ❖ Graphical representation of expense and savings progress

FINANCIAL LITERACY & EDUCATIONAL CONTENT

- ❖ Access to articles and budgeting tips through financial advice provided in-app
- ❖ Interactive budget planning challenges that will help the user engage more effectively

2. NON-FUNCTIONAL REQUIREMENTS

PERFORMANCE & SCALABILITY

- ❖ Support for up to 500 000 users concurrently
- ❖ Transactions and updates must reflect in real-time without performance delays happening in the system
- ❖ Optimized for low data consumption, ensuring efficiency even when in areas where internet access is limited

SECURITY & DATA PROTECTION

- ❖ End-to-end encryption for users' data and transactions
- ❖ Two-factor authentication for enhanced security
- ❖ Compliance with the South-African financial data protection regulations

USEABILITY & ACCESSIBILITY

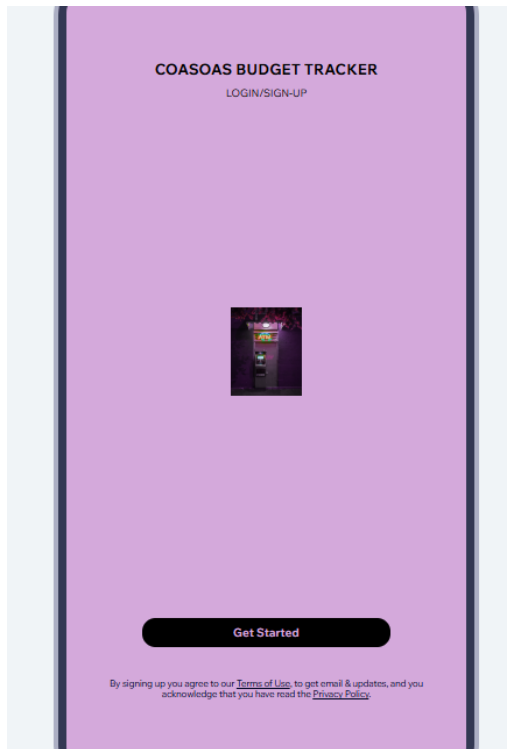
- ❖ Intuitive user interface for smoother user experience at every engagement
- ❖ Accessibility features which include text-to-speech and high-contrast mode
- ❖ Multi-language support to cater to broader audience

COMPATIBILITY & DEPLOYMENT

- ❖ Available on android, iOS and web platforms
- ❖ Responsive design for optimal viewing across various screen sizes
- ❖ Cloud-based storage for seamless access and data backup

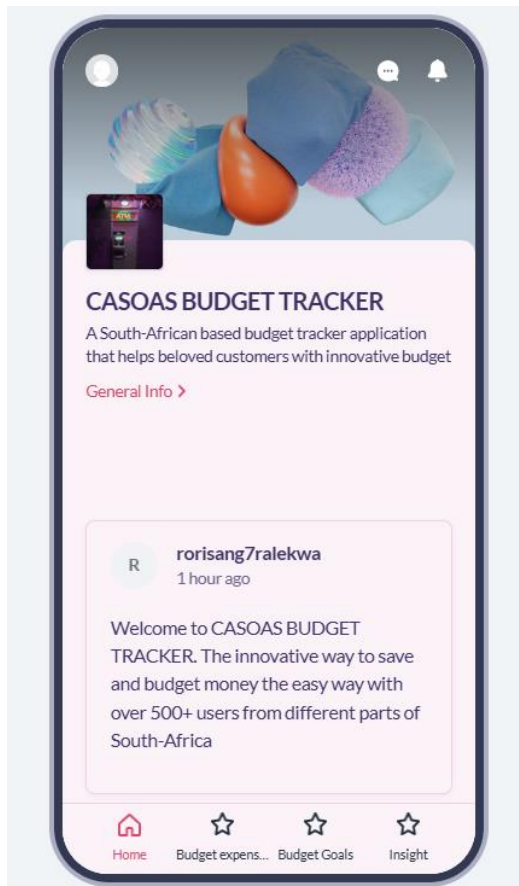
USER INTERFACE

1.LANDING PAGE



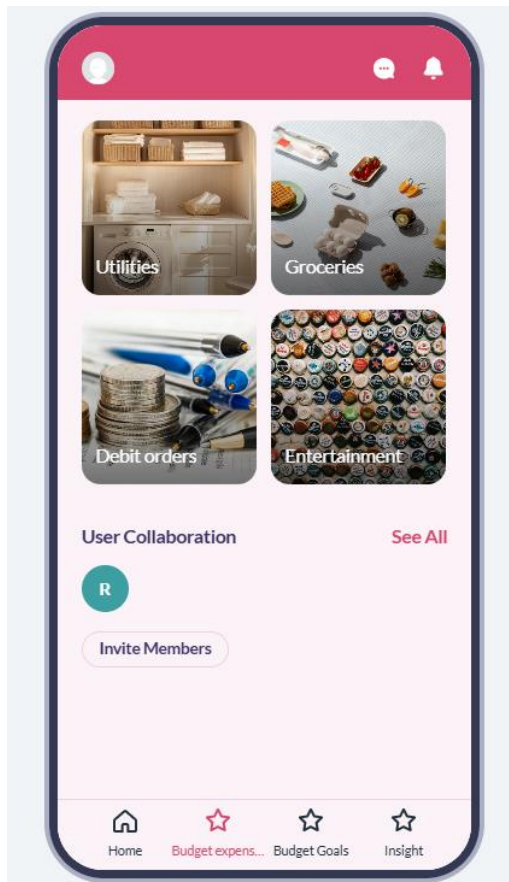
When you access CASOAS BUDGET TRACKER you will first land on our landing page where you as a user will be presented with a login/signup option as it will coordinate to you below with a get started button to access the home page by clicking. If you as a user have not yet have an existing account with our application than you must read the fine print of our [terms of use](#) and [private policy](#). On the landing page you will be able to see our logo in the middle that shows an ATM MACHINE to signify the main purpose of our application which is to make our user save money in the bank then spending more money on expenses.

2.HOME-PAGE



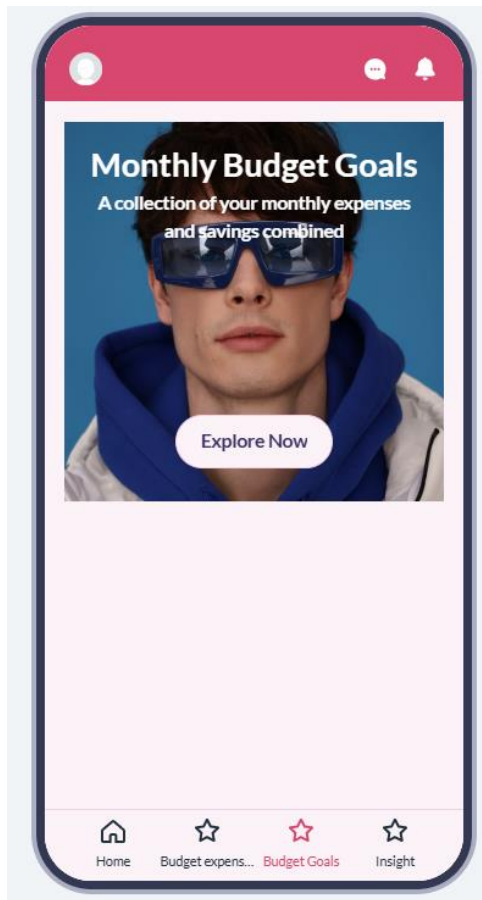
When you click on the get started button on the landing page, it will redirect you to the home page where you will be greeted with vibrant colours to attract the user to pay attention to the application in a fun way. You are greeted with the name of the application which is CASOAS BUDGET TRACKER and what its main function and sole purpose is, which is to help users with innovative ways to budget more efficiently and save money. On the home page you are also met with an outlook of the number of users have been using our application since its launch from different parts of South-Africa. You are also met with the navigation bar where you can seamlessly navigate through the different tabs available for the user which are Budget expenses, Budget goals and insight

3.BUDGET EXPENSES-PAGE



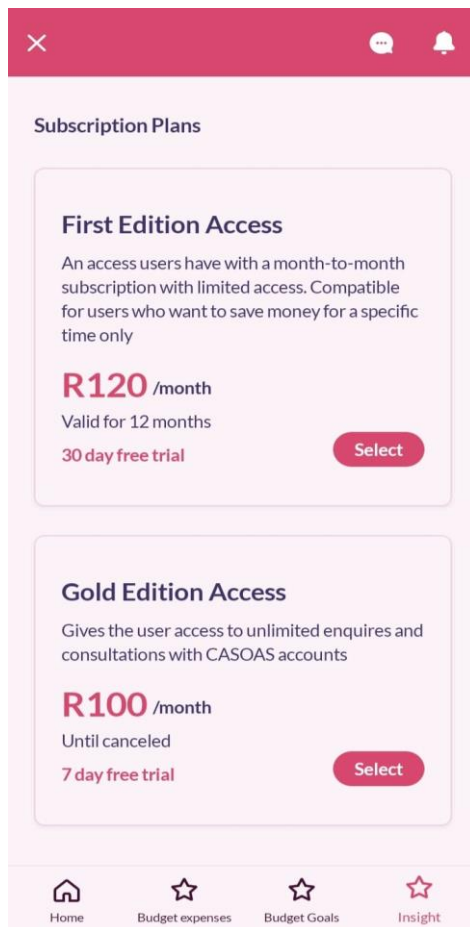
When you click on the Budget expenses tab, you are presented with 4 categories which their main purpose is to divide your expenses more effectively and what each total expense for each category cost on a monthly basis and keep record of all expenses from every department. The departments noted are Utilities: which the user will indicate all the expenses it takes to keep a household running such as payment for electricity, water and security payments if the user has installed ADT services or stays in a gated community that requires they pay for security. Groceries: this is where a user will insert all the items and amount of all those items listed to show how much they spend monthly on buying groceries and cosmetics. Debit orders: This indicates all the monthly fixed debit orders a user must pay such as car finance, mortgage payments. Entertainment: This where you as a user will dictate how much money you spend monthly on entertainment such as outings, clubbing and attending events in your city. You are also presented with an option to invite a member into your budgeting plan and expenses which may be a partner you live with or an acquaintance that you split expenses with.

4.BUDGET GOALS-PAGE



This where the user will be able to add a budget goal of their choice which works for them as there will be notifications applied for whenever you spend money resulting a figured amount you have put for every transaction to be identified and saved to a fixed account that will be created by the user. This also gives insight into what a user may do better in works to save money every month.

5.INSIGHT-PAGE



On the insight page you are presented with subscription plan options that a user will choose to their compatibility depending on their budget as there are 2 options available for a user to choose from which is the FIRST EDITION ACCESS which will let the user have access for a month-to-month subscription and compatible for a user who wants to save money till a certain extent and you are provided with a 30-day free trail but will be limited to the options you may access to as not everything will be applied for the user. We also have the GOLD EDITION ACCESS, which gives a user full access to everything concerning budgeting and as well as making use of formats that may be presented to the user depending on their budget tactics and will receive monthly tips on how to save better the coming monthly and their progression of any goal the user has set for themselves.

PROJECT PLAN

PHASE	TASK	DURATION
MONTH 1	Research and planning	4 weeks
MONTH 2	UI/UX design (prototype)	4 weeks
MONTH 3	Frontend and Backend development phase1	4 weeks
MONTH 4	Backend and Frontend development phase 2	4 weeks
MONTH 5	Integration and testing	4 weeks
MONTH 6	Bug fixing, deployment and marketing	4 weeks

The CASOAS BANKING TRACKER aims to not only bring a new and fresh way of engaging with your monthly expenses and savings but also make it very easy to interact with and with the help of innovative features applied will make this application the biggest application in South-Africa.

References

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